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**THE DETERMINANTS OF TAX COMPLIANCE BEHAVIOUR
AMONG INDIVIDUAL TAXPAYERS IN GOMBE STATE,
NIGERIA**

ABUBAKAR USMAN



**MASTER OF SCIENCE (INTERNATIONAL ACCOUNTING)
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The Determinants of Tax Compliance Behaviour Among Individual Taxpayers in Gombe State, Nigeria

By

Abubakar Usman



UUM
Universiti Utara Malaysia

**Thesis Submitted to Othman Yeop Graduate School of Business,
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ABSTRACT

The issue of tax non-compliance is a general phenomenon hampering efficient tax generation in both developed and underdeveloped nations. The contribution of income taxes to the total revenue of developing nations remained consistently low and is relatively decreasing because of low tax compliance particularly in African countries. Nigeria is an African and a developing nation that is facing the problem of low tax compliance, recently it lost about N950 billion in 2017 which represent almost 20 percent of its target as a result of high tax non-compliance by taxpayers. The main objective of this study is to examine the factors that determine tax compliance among individual taxpayers and to determine the significant differences between demographic factors and tax compliance in Gombe State, Nigeria. For achieving these research objectives, the primary data were collected through self-administered questionnaire and were analysed using multiple regression analysis. The findings of the study reveal that corruption and tax rate have a negative relationship with tax compliance and penalty has a significant positive relationship with tax compliance. On the other hand, the perception of government and religiosity do not have a significant effect on tax compliance. In relation to the second objective one way ANOVA and t-test were used and revealed that only educational level has a significant difference. Therefore, it is recommended for the policymakers to incorporate the perception of government, corruption, religiosity, tax rate and penalty as a model for a better understanding of the individual taxpayers' compliance in Gombe state, Nigeria. It is recommended for the Gombe State policymakers to focus more on the significant factors as revealed in this research in the formulation of strategies and policies to improve tax compliance and ultimately can help to reduce if not totally alleviate the problem of non-compliance in Gombe state, and Nigeria in general.

Keywords: Tax compliance, Perception of Government, Corruption, Religiosity, Tax Rate, and Penalty

ABSTRAK

Isu ketidakpatuhan cukai adalah fenomena umum yang menghalang penjana cukai yang efisien di negara-negara maju dan kurang maju. Sumbangan cukai pendapatan kepada jumlah pendapatan negara-negara membangun kekal rendah secara konsisten dan secara relatif berkurang kerana pematuhan cukai yang rendah terutamanya di negara-negara Afrika. Nigeria adalah negara Afrika dan negara membangun yang menghadapi masalah pematuhan cukai yang rendah, baru-baru ini ia kehilangan sekitar N950 bilion pada tahun 2017 yang mewakili hampir 20 peratus daripada sasarannya akibat ketidakpatuhan cukai yang tinggi oleh pembayar cukai. Objektif utama kajian ini adalah untuk mengkaji faktor-faktor yang menentukan pematuhan cukai di kalangan pembayar cukai individu dan untuk menentukan perbezaan ketara antara faktor demografi dan pematuhan cukai di Daerah Gombe, Nigeria. Untuk mencapai matlamat penyelidikan ini, data utama dikumpulkan melalui soal selidik dan dianalisis menggunakan analisis regresi berganda. Penemuan kajian mendedahkan bahawa rasuah dan kadar cukai mempunyai hubungan negatif dengan pematuhan cukai dan penalti mempunyai hubungan positif yang signifikan dengan pematuhan cukai. Sebaliknya persepsi kerajaan dan keagamaan tidak mempunyai kesan yang signifikan terhadap pematuhan cukai. Berkaitan dengan objektif kedua satu cara ANOVA dan ujian-t digunakan dan mendedahkan bahawa hanya tahap pendidikan yang mempunyai perbezaan yang signifikan. Oleh itu, adalah disyorkan untuk pembuat dasar memasukkan persepsi kerajaan, rasuah, keagamaan, kadar cukai dan penalti sebagai model untuk pemahaman yang lebih baik mengenai pematuhan pembayar cukai individu di Daerah Gombe, Nigeria. Oleh itu, disyorkan untuk pembuat dasar di Daerah Gombe memberi tumpuan lebih kepada faktor-faktor penting seperti yang dijelaskan dalam penyelidikan ini dalam pembuatan strategi dan dasar untuk memperbaiki pematuhan cukai dan pada akhirnya dapat membantu mengurangkan jika tidak sepenuhnya mengatasi masalah ketidakpatuhan di Daerah Gombe dan Nigeria pada umumnya.

Kata kunci: Pematuhan cukai, Persepsi Kerajaan, Rasuah, Ketenteraman, Kadar Cukai dan Penalti

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

All government around the globe either developed or underdeveloped needs funds to finance its activities. One of the means through which it can raise funds is by imposing a tax on the profit of the corporate organization within its region and income of its citizens (James, Murphy & Reinhart, 2005). The government levies tax on its citizens because of its intention to stabilize the economy and generate revenue in order to provide social amenities to its citizens (Fasina & Olowookere, 2013). Thus, as prescribed by law in order to have adequate resources to carry out the project, all eligible citizens have to pay tax to the government.

Though, Frey (2003) described tax collection as the most difficult task to government because of the human attitude and their behaviour towards paying a tax ranging from refusing to pay tax at all or under paying tax. The revenue collected from income tax depends on the ability of individual taxpayers to pay their tax liabilities and to abide by relevant tax authorities (Mcbarnet, 2003). More so, Alm, Martinez-Vazquez and Schneider (2003) revealed that some taxpayers did not like paying taxes and this makes collection and imposition of taxes very problematic whenever it is due. Refusing to adhere to the relevant tax laws according to Kirchler (2007), an act of non-compliance would be committed.

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Appendix

Appendix A

QUESTIONNAIRE



**Othman Yeop Abdullah
Graduate School of Business**

Universiti Utara Malaysia

A SURVEY ON THE DETERMINANTS OF TAX COMPLIANCE AMONG INDIVIDUAL TAXPAYERS IN GOMBE STATE, NIGERIA.

Dear Sir/Madam,

I am a Masters student at Othman Yeop Abdullah Graduate School of Business, Universiti Utara Malaysia conducting a research on the determinants of tax compliance among individual taxpayers in Gombe State, Nigeria. This survey is for the purpose of academic exercise and part of the requirement for the award of Master's Degree. Therefore, this questionnaire is aim at obtaining your valuable opinion in order to obtain information needed for the success of the study. Your responses will be treated with ultimate confidence and used strictly for academic purpose. The questionnaire is expected to take only 10 minutes of your precious time to complete.

I greatly appreciate your participation in the study. Thank you for your cooperation and giving part of your time for the survey.

Best regards

Abubakar Usman
MSc. Students
Universiti Utara Malaysia
Email: abbakarusman@gmail.com
Phone number +2347060777519

SECTION A

Please provide the appropriate information by ticking [☐] in the box to show your answer

1. Gender

Male [☐]

Female [☐]

2. Age

18 – 23 years [☐] 24 – 29 years [☐] 30 – 35 years [☐] 36 – 41 years [☐] 42 – 47 years [☐] 48 – 53 years [☐] 54 and above [☐]

3. Marital status

Single [☐]

Married [☐]

Divorce [☐]

Widow [☐]

separated [☐]

4. Education Level

Primary Education [☐] Secondary Education [☐] Diploma [☐] Bachelor degree [☐]

Postgraduate [☐]

5. Employment status

Employed [☐]

self-employed [☐]

6. Average monthly gross income

Below ₹50, 0000 [☐] ₹51, 000 -- ₹100,000 [☐] ₹101, 000 -- ₹200,000 [☐] ₹201, 000 -
- ₹300,000 [☐] ₹301,000 -- ₹400,000 [☐] ₹401,000—500,000 [☐] above ₹501,000 [☐]

SECTION B

1. Tax Compliance

Please express your opinion for each of the following actions whether you think it can always be justified, never be justified, or something in between. The numbers below has the following meaning respectively

No	The statements	Strongly disagree	disagree	neutral	agree	Strongly agree
1	I use to trade or exchange goods and services with a friend or neighbour and report in my tax returns.	1	2	3	4	5
2	I fully declare my principal income, but not including my part-time income.	1	2	3	4	5
3	I do not report my income from interest or investment that is not registered with government.	1	2	3	4	5
4	I would understate income if the amount is relatively small.	1	2	3	4	5
5	It is wrong if a taxpayer does not report all of his/her earning in order to pay less income tax	1	2	3	4	5

2. Perception of Government

Base on the following scale, Please circle the appropriate number that best described you in each statement. The numbers below has the following meaning respectively

No	The statements	Strongly disagree	disagree	neutral	agree	Strongly agree
1	I pay taxes required by law because the amount I paid is compatible with social service provided by government.	1	2	3	4	5
2	I pay taxes required by law because I believe that the government is prudently managing its resources.	1	2	3	4	5
3	I pay taxes required by law because there is transparency in government's spending	1	2	3	4	5
4	I pay taxes required by law because I trust the government officials and legislators in Nigeria.	1	2	3	4	5
5	I will pay taxes as required by the law because I am satisfied with quality of Infrastructure	1	2	3	4	5

3. Corruption

Base on the following scale, Please circle the appropriate number that best described you in each statement. The numbers below has the following meaning respectively.

No	statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	Tax compliance is very low if the level of corruption is high in the government.	1	2	3	4	5
2	I comply to pay my tax if the level of corruption in the government is low.	1	2	3	4	5
3	I pay my tax if the money collected is used wisely without corruption.	1	2	3	4	5
4	I don't pay my tax even if there is no corruption in the government.	1	2	3	4	5
5	Because of the corruption in the government, I have the right of not to pay tax.	1	2	3	4	5

5. Religiosity

Note: *In this study, Religiosity means the extent or level at which a person adhere to the teaching of a particular religion in respective of their religion affiliation*

Base on the following scale, Please circle the appropriate number that best described you in each statement. The numbers below has the following meaning respectively.

No	Statement	Strongly disagree	disagree	Neutral	Agree	Strongly agree
1	I believe that religiosity is very important to me because it answer many question of my life	1	2	3	4	5
2	I frequently participate in every activities of my religion	1	2	3	4	5
3	I consider my religious' position on every situation when making every decision in life	1	2	3	4	5
4	I try to live my life according to the teaching of my religion.	1	2	3	4	5
5	I comply with tax simply because tax evasion is against the teaching of my religion	1	2	3	4	5

6. Tax rate

Base on the following scale, Please circle the appropriate number that best described you in each statement. The numbers below has the following meaning respectively.

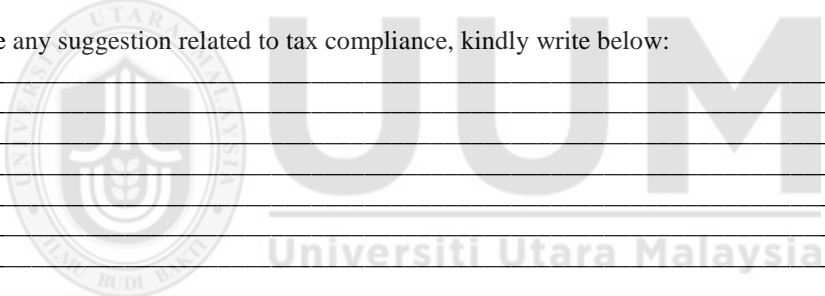
No	Statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	Tax compliance is not acceptable if the tax rate is very high.	1	2	3	4	5
2	I comply to pay my tax if the tax rate is very low.	1	2	3	4	5
3	It is not worth to comply or pay tax if the tax rate is high.	1	2	3	4	5
4	it is not worth to pay tax even if the tax rate is low.	1	2	3	4	5
5	I comply to pay my tax if the tax rate is low because the government is not entitled to take as much as it is taking from me.	1	2	3	4	5

7. Penalty

Base on the following scale, Please circle the appropriate number that best described you in each statement. The numbers below has the following meaning respectively.

No	statements	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	Tax compliance is not acceptable if the tax authority does not impose any penalties for it.	1	2	3	4	5
2	I have the right not to pay tax if I get a chance to do it.	1	2	3	4	5
3	I don't comply to pay my tax if the penalties are low.	1	2	3	4	5
4	I comply to pay my tax if the penalties are high	1	2	3	4	5
5	it is not worth to comply even if the penalties are high	1	2	3	4	5

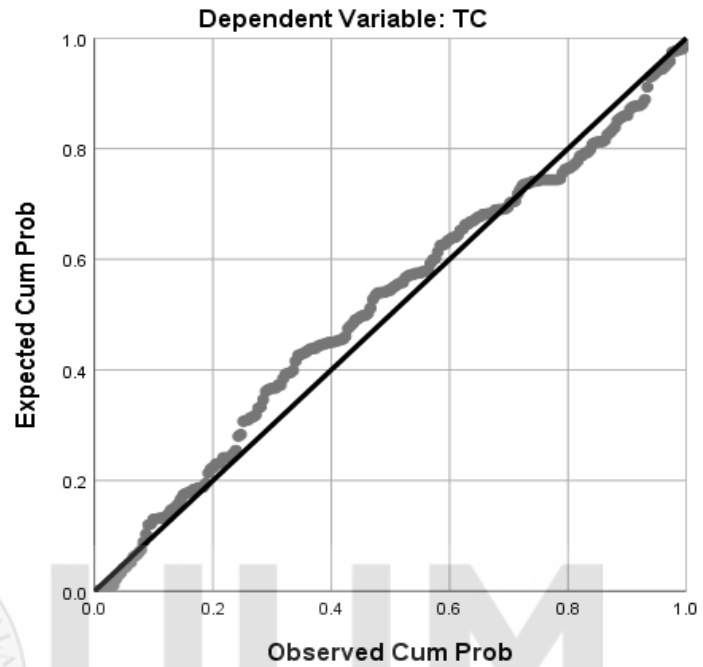
If you have any suggestion related to tax compliance, kindly write below:



Thank you

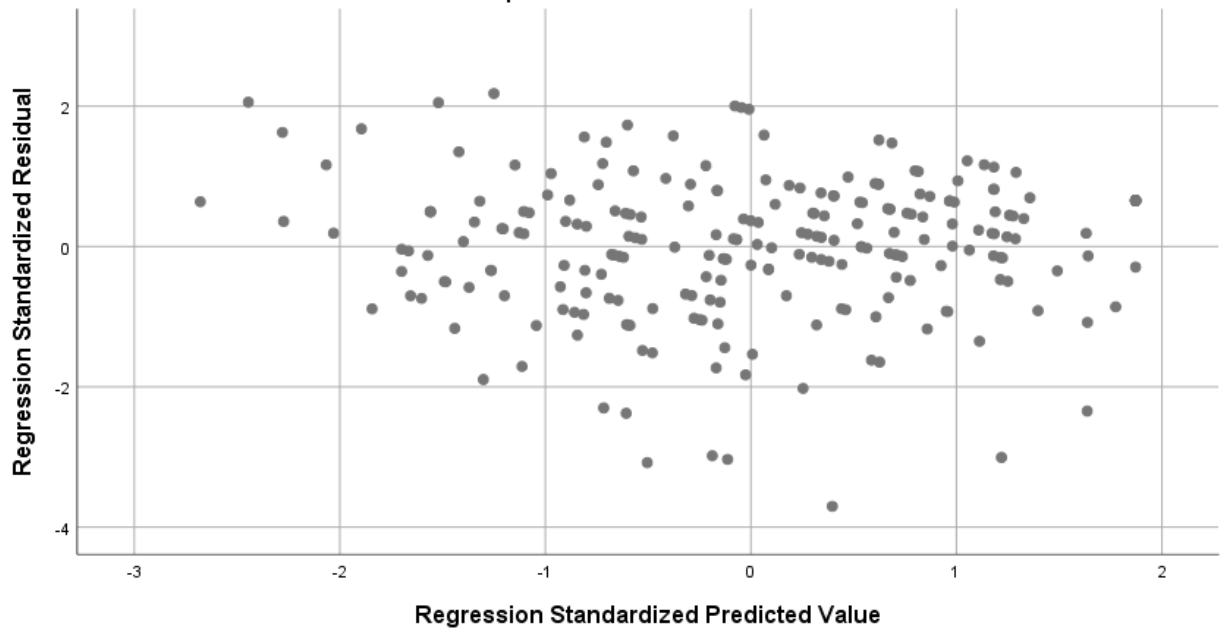
Appendix B

Normal P-P Plot of Regression Standardized Residual



Scatterplot

Dependent Variable: TC



Correlations

		TC	PG	CR	RG	TR	PE
TC	Pearson Correlation	1	.119	-.496**	.261**	-.497**	.454**
	Sig. (2-tailed)		.067	.000	.000	.000	.000
	N	237	237	237	237	237	237
PG	Pearson Correlation	.119	1	-.170**	.020	-.168**	.234**
	Sig. (2-tailed)	.067		.009	.757	.009	.000
	N	237	237	237	237	237	237
CR	Pearson Correlation	-.496**	-.170**	1	-.326**	.605**	-.501**
	Sig. (2-tailed)	.000	.009		.000	.000	.000
	N	237	237	237	237	237	237
RG	Pearson Correlation	.261**	.020	-.326**	1	-.342**	.178**
	Sig. (2-tailed)	.000	.757	.000		.000	.006
	N	237	237	237	237	237	237
TR	Pearson Correlation	-.497**	-.168**	.605**	-.342**	1	-.666**
	Sig. (2-tailed)	.000	.009	.000	.000		.000
	N	237	237	237	237	237	237
PE	Pearson Correlation	.454**	.234**	-.501**	.178**	-.666**	1
	Sig. (2-tailed)	.000	.000	.000	.006	.000	
	N	237	237	237	237	237	237

** . Correlation is significant at the 0.01 level (2-tailed).

Multiple Comparisons

Dependent Variable: TC

Tukey HSD

(I) education level	(J) education level	Mean	Std. Error	Sig.	95% Confidence Interval	
		Difference (I-J)			Lower Bound	Upper Bound
PRIMARY	SECONDARY	.12051	.32543	.996	-.7742	1.0152
	DIPLOMA	.41867	.31044	.661	-.4348	1.2722
	DEGREE	.61245	.30375	.261	-.2227	1.4476
	POSTGRADUATE	.93056*	.30531	.021	.0911	1.7700
SECONDARY	PRIMARY	-.12051	.32543	.996	-1.0152	.7742
	DIPLOMA	.29815	.17373	.426	-.1795	.7758
	DEGREE	.49194*	.16148	.022	.0480	.9359
	POSTGRADUATE	.81004*	.16440	.000	.3581	1.2620
DIPLOMA	PRIMARY	-.41867	.31044	.661	-1.2722	.4348
	SECONDARY	-.29815	.17373	.426	-.7758	.1795
	DEGREE	.19378	.12863	.559	-.1599	.5474
	POSTGRADUATE	.51189*	.13227	.001	.1482	.8756
DEGREE	PRIMARY	-.61245	.30375	.261	-1.4476	.2227
	SECONDARY	-.49194*	.16148	.022	-.9359	-.0480
	DIPLOMA	-.19378	.12863	.559	-.5474	.1599
	POSTGRADUATE	.31811	.11572	.050	.0000	.6363
POSTGRADUATE	PRIMARY	-.93056*	.30531	.021	-1.7700	-.0911
	SECONDARY	-.81004*	.16440	.000	-1.2620	-.3581
	DIPLOMA	-.51189*	.13227	.001	-.8756	-.1482
	DEGREE	-.31811	.11572	.050	-.6363	.0000

*. The mean difference is significant at the 0.05 level.

Appendix C

Chi Square Table

Degrees of Freedom	Chi-Square (χ^2) Distribution Area to the Right of Critical Value							
	0.99	0.975	0.95	0.90	0.10	0.05	0.025	0.01
1	—	0.001	0.004	0.016	2.706	3.841	5.024	6.635
2	0.020	0.051	0.103	0.211	4.605	5.991	7.378	9.210
3	0.115	0.216	0.352	0.584	6.251	7.815	9.348	11.345
4	0.297	0.484	0.711	1.064	7.779	9.488	11.143	13.277
5	0.554	0.831	1.145	1.610	9.236	11.071	12.833	15.086
6	0.872	1.237	1.635	2.204	10.645	12.592	14.449	16.812
7	1.239	1.690	2.167	2.833	12.017	14.067	16.013	18.475
8	1.646	2.180	2.733	3.490	13.362	15.507	17.535	20.090
9	2.088	2.700	3.325	4.168	14.684	16.919	19.023	21.666
10	2.558	3.247	3.940	4.865	15.987	18.307	20.483	23.209
11	3.053	3.816	4.575	5.578	17.275	19.675	21.920	24.725
12	3.571	4.404	5.226	6.304	18.549	21.026	23.337	26.217
13	4.107	5.009	5.892	7.042	19.812	22.362	24.736	27.688
14	4.660	5.629	6.571	7.790	21.064	23.685	26.119	29.141
15	5.229	6.262	7.261	8.547	22.307	24.996	27.488	30.578
16	5.812	6.908	7.962	9.312	23.542	26.296	28.845	32.000
17	6.408	7.564	8.672	10.085	24.769	27.587	30.191	33.409
18	7.015	8.231	9.390	10.865	25.989	28.869	31.526	34.805
19	7.633	8.907	10.117	11.651	27.204	30.144	32.852	36.191
20	8.260	9.591	10.851	12.443	28.412	31.410	34.170	37.566
21	8.897	10.283	11.591	13.240	29.615	32.671	35.479	38.932
22	9.542	10.982	12.338	14.042	30.813	33.924	36.781	40.289
23	10.196	11.689	13.091	14.848	32.007	35.172	38.076	41.638
24	10.856	12.401	13.848	15.659	33.196	36.415	39.364	42.980
25	11.524	13.120	14.611	16.473	34.382	37.652	40.646	44.314
26	12.198	13.844	15.379	17.292	35.563	38.885	41.923	45.642
27	12.879	14.573	16.151	18.114	36.741	40.113	43.194	46.963
28	13.565	15.308	16.928	18.939	37.916	41.337	44.461	48.278
29	14.257	16.047	17.708	19.768	39.087	42.557	45.722	49.588
30	14.954	16.791	18.493	20.599	40.256	43.773	46.979	50.892